

# Exhibit 1

**Richard W. George**

733 Front Street, Suite 502  
 San Francisco, CA 94111  
 Phone 530-550-7875  
 Cell 530-363-2037  
 george@bankexperts.com

**Experience**

**2002-2013**                      **Haas Graduate School of Business**                      **University of California, Berkeley**

*Lecturer in Finance*

**1998-2002**                      **Georgetown University**                      **Washington, DC**

*Lecturer in Finance*

- Engaged graduate students on issues in modern global banking, emerging market economies, capital markets and corporate finance, including structured finance, valuation, investment analysis, derivatives and emerging market dynamics.
- Coached and Mentored students with career objectives in commercial/investment banking; recipient of Haas School's E.F. Cheit Award for Outstanding Teaching, Spring 2004.

**1999-Present**                      **Bank Experts Group**                      **CA, MA and NJ**

*Principal*

- Provide **expert consulting** and litigation support services to law firms and financial institutions.

**1999-2002**                      **Woori Bank**                      **Seoul, Korea**

*Consultant*

- Designed complete corporate finance and credit training program for all relationship managers in this \$70 Billion bank.
- Provided tailored credit instruction program.

**2000-2001**                      **Treasury Bank, Ltd.**                      **Washington, DC**

*President and CEO*

- Stabilized management of this distressed community bank.
- Provided credible interface with shareholders and Federal regulators; successfully met terms of MOU/Formal Agreement.
- Managed and improved quality of asset and loan portfolio and effected sale of bank to Countrywide Finance.

**1971-1999**                      **Citigroup, Inc.**                      **New York, NY**

**1992-1999**                      **Citicorp Dealer Finance**                      **Harrison, NY**

*Director of Captive Finance and Senior Credit Officer*

- Expanded vendor finance sales/marketing program to cover 1400 core client accounts.
- Executed innovative dealer receivables securitization programs.
- Remediated and Sold multiple dealer real estate properties.
- Launched unique global partnership with GE Medical Services.

**1989-1992**                      **Citibank Corporate Audit**                      **New York, NY**

*Head, North American Commercial Real Estate Review*

- Prompted remedial action that avoided over \$300MM in losses on major North American customer relationship.
- Carried out on-going critical assessment of management and loan quality on Citibank's commercial real estate, syndicated loans, corporate banking and venture capital portfolios.

**1985-1989                      Citicorp Real Estate, Inc.                      Dallas, TX**

*Senior Relationship Manager*

- Underwrote financing for commercial real estate projects, incl. office, residential, retail and industrial, for Texas-based national developers.
- Managed \$2 Billion, multi-property **workouts**.

**1982-1985                      Citicorp Travel Services                      Tokyo, Japan**

*Asia/Pacific Business Head*

- Headed marketing, sales and operations in 27 countries for two Citicorp retail products - Travelers Checks and Diners Club; Launched first Yen-denominated travellers check; increased regional market share.

**1975-1982                      Citibank, NA                      Istanbul, Turkey & Manama, Bahrain**

*Country Corporate Officer*

- In Arabian Gulf, managed full service branch operation including trade services and syndicated bond financings; returned audit rating of \$5 Billion FX and treasury funding operation to "Satisfactory"; improved profitability of \$1.4 Billion construction bond and \$1 Billion direct loan portfolio; established School of Banking.  
In Turkey, established initial Citibank presence and built portfolio; restructured syndicated loans to government and managed reduction of exposure during subsequent economic crisis while maintaining positive reputation with government and corporate clients; originated and managed \$400 million multi-currency portfolio.

**1971-1975                      Citicorp Leasing, Inc.                      San Juan, Puerto Rico**

*Asset-Based Finance Head*

- Restored profitability of Citibank's largest dealer and equipment finance/leasing portfolio outside U.S.; Recovered bank's loan principal in successful workout of commercial sea farming operation in Grand Cayman, BWI.

**1970-1971                      McKinsey & Company, Inc.                      San Francisco, CA**

*Management Consultant*

- Carried out market research/analysis and recommended courses of action to senior management on strategic planning, corporate relocation, organization and product development.

**Publications** • Avoiding Personal Liability for Bad Loans, Western Independent Bankers, Directors Digest, June 2016.

**Education** • 1967 – BA, Liberal Arts, University of California, Berkeley, CA  
• 1969 - MBA, Finance & International Business, University of California, Berkeley, CA

**Affiliations/  
Licenses** • Member: American Association of Bank Directors; Member: Board of Advisors, Institute for Bank Director Education, Member: Risk Management Association, Member: Investment Committee, Tahoe Truckee Community Foundation; Licensed California real estate broker.